

# LEADER

FARM CREDIT OF THE VIRGINIAS

WINTER 2021/2022





# MESSAGE FROM THE PRESIDENT

## LEADER

is published quarterly for stockholders, directors and friends of Farm Credit of the Virginias.

### PRESIDENT

Brad Cornelius

### BOARD OF DIRECTORS

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John E. Wells

### EDITOR

Lauren Link

Farm Credit of the Virginias furnishes data to credit reporting agencies. The Association's reporting efforts are important for aiding consumers in obtaining credit, assisting businesses in credit approval, providing consumers with timely and accurate personal credit information, reducing fraud and abuse, helping prevent identity theft and minimizing errors in credit reporting. If you have questions regarding this process, please contact our Credit Desk at 540.886.3435 ext. 5224.

### FINANCIAL REPORTS

Address changes, questions, comments or requests for copies of our financial reports should be directed to Farm Credit of the Virginias, ACA, by writing P.O. Box 899, Staunton, VA 24402 or calling 800.919.3276.

*Our annual and quarterly financial reports can also be obtained by visiting our website at [FarmCreditofVirginias.com](http://FarmCreditofVirginias.com).*

Farm Credit is a mission based organization. Losing our dear friend and loan officer, Brian Wilkerson, last year, reminded us that accomplishing our mission is possible only through the dedicated efforts of our team. Brian's devotion to agriculture was obvious to anyone who knew him, and made apparent by his desire to see "his farmers" succeed. In the wake of Brian's passing, his borrowers shared their condolences and recounted memories of him going the extra mile to help them achieve their goals. We will always remember Brian's service to our rural communities and dedication to our mission.

Due to the efforts of our team members and loyalty of our valued customer-owners, Farm Credit of the Virginias continues to achieve strong financial results. As of September 30, 2021, the loan volume for the Association totaled \$1.99 billion, nearing the \$2 billion milestone for our cooperative and

representing a \$121.5 million increase compared to year-end 2020. In early December, we surpassed the \$2 billion loan volume milestone and continued to see excellent growth throughout the end of 2021. Our 2021 Annual Report will include year-end financial details.

Although the holiday season has come and gone, patronage season is fast approaching. As a cooperative, we celebrate our success jointly with our member-borrowers. We look forward to announcing our annual patronage in March to show our gratitude for your partnership and support of your cooperative.

Another benefit of our cooperative status is our member-elected board of directors. Please know that we appreciate your participation in the director election and your attention to this important process — by electing your directors, you help influence the direction and future success of our cooperative.





Further delivering on our mission to support agriculture and our rural communities, the Farm Credit Knowledge Center continues to serve as a value-added resource for our customer-owners. The Knowledge Center team engages our agricultural communities with education-based newsletters, webinars, events and an expansive online archive of digital resources. Most recently, the Knowledge Center launched their new digital offering, From the Ground Up: An Agriculture Business Toolkit, which is available on our website. The free toolkit contains content related to business planning, farm transition, risk management, recordkeeping and more.

Another avenue in which we carry out our mission is through our legislative activity. Our Association joined Farm Credit representatives from across the country in Washington, D.C. last November to participate in the annual

Farm Credit Fly-In. To share the Farm Credit story and discuss the challenges facing our rural communities, our team members and directors conducted hill visits with our Congressional delegation and their staff(s). Educating members of Congress about Farm Credit's mission, especially during challenging times like the COVID-19 pandemic, was our primary goal.

In closing, Farm Credit of the Virginias enters 2022 with a spirit of optimism and hearts for service. We look forward to serving you this year and are hopeful the fresh, new year brings prosperity for the agriculture industry, our borrowers and our cooperative.

Regards,




Photo by Photo by L. Link - Allegany County, MD

## In This Issue

### ASSOCIATION NEWS

Clarksburg, WV Branch Moves to Bridgeport . . . . .	4
Holiday Schedule . . . . .	4
Charitable Donations . . . . .	5
Director Election Results . . . . .	6
Farm Credit Member Benefits . . . . .	8

### AG IN THE COMMUNITY

Farm Credit Bridges Producer and Consumer Disconnect with Ag & Culture Series . . . . .	10
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### FEATURE STORIES

The Spirit of Italy Comes to Stay in Virginia . . . . .	12
Farm Credit Fly-In. . . . .	14

### AGRICULTURAL EDUCATION

FarmLaunch . . . . .	16
New Knowledge Center Resource: From the Ground Up. . . . .	16
Dairy Management Institute . . . . .	17
Unclaimed Funds . . . . .	18
Farm Credit Referrals . . . . .	20



# ASSOCIATION NEWS

## Just in Time for the Holidays!

Amidst the hustle and bustle of preparing for the holiday season, the Clarksburg, WV branch was busy with another big announcement. On November 15, they officially moved into a new office located in Bridgeport, WV on Route 50. Their new suite features updated facilities with ample workspace, increased storage and a large conference room for meetings.

Regional Sales and Lending Manager, F.J. Grady, said, "We are so excited to relocate to our new office in Bridgeport. The team here has been putting 'all hands on deck' to make this move successful, and is looking forward to meeting with customers in our upgraded space. We want to provide the best experience possible for our current and future customer-owners, and this new office will allow us to do just that."



## Holiday Schedule

Offices will be closed on the following days:

<b>February 21</b>	President's Day (Monday)
<b>May 30</b>	Memorial Day (Monday)
<b>June 20</b>	Juneteenth Observed (Monday)
<b>July 4</b>	Independence Day (Monday)
<b>September 5</b>	Labor Day (Monday)
<b>November 11</b>	Veteran's Day (Friday)
<b>November 24 &amp; 25</b>	Thanksgiving (Thursday & Friday)
<b>December 23 &amp; 26</b>	Christmas Observed (Friday & Monday)

Photo by A. Johnson - Smyth County, VA



# CHARITABLE DONATIONS

*Each holiday season, FCV makes it a priority to give back to the rural communities we serve. It's important to us that we support what is important to you, our valued customer-owners.*

As a thank you for your trusted business in 2021, we have donated a total of \$15,000 to 19 local charities across our tristate territory in honor of our customers and business affiliates. The following organizations have received a donation on your behalf:

**God's Pit Crew** (Danville, VA) – Chatham branch

**Franklin County Humane Society** (Rocky Mount, VA) - Rocky Mount branch

**Bedford Christian Ministries** (Bedford, VA) – Bedford branch

**Hampshire County Sheriff's Annual Christmas Toy Drive** (Romney, WV) - Romney branch

**House of Hope** (Oakland, MD) – Oakland branch

**Central WV Community Action** (Clarksburg, WV) – Bridgeport branch

**Ripley Rotary Toys for Tots** (Ripley, WV) – Ripley branch

**The Jane Jones Food Pantry** (South Boston, VA) – South Boston branch

**Healing Strides** (Boones Mill, VA) – Abingdon, Wytheville, Gate City and Roanoke branches

**Fauquier SPCA** (Midland, VA) – Warrenton branch

**Boys and Girls Clubs of Central Virginia** (Charlottesville, VA) –  
Charlottesville, Orange and Culpeper branches

**JK Community Farm** (Purcellville, VA) – Leesburg branch

**Open Doors Homeless Shelter** (Harrisonburg, VA) – Harrisonburg branch

**Our Community Place** (Harrisonburg, VA) – Harrisonburg branch

**Boys Home of Virginia** (Covington, VA) – Lexington branch

**Creative Works Farm** (Waynesboro, VA) – Verona branch

**Project Grows** (Staunton, VA) – Agribusiness team

**Toys for Happiness** (Petersburg, WV) – Moorefield branch

**Toys for Tots** (Lewisburg, WV) – Lewisburg branch



# DIRECTOR ELECTION RESULTS

*The ballots have been counted and the following individuals have been elected to serve as members of our Board of Directors: Donald W. Reese, Ronald L. Bennett, James F. Kinsey, Donna M. Brooke-Alt and Charles R. King, Jr.*



**Donald W. Reese**

*(incumbent)*

Mr. Reese is a vegetable farmer. He and his wife own and operate Don and Sara Reese LLC, which consists of two roadside retail markets doing business as Reese's Farm Fresh Produce in Scottsburg and South Boston, VA where they sell produce that is grown on his family vegetable farm. Mr. Reese is an agriculture teacher and FFA advisor at Halifax

County High School. He is also a member of Halifax County Cooperative Extension Leadership Council and serves as a Deacon and Sunday school teacher at Scottsburg Baptist Church.



**Ronald L. Bennett**

*(incumbent)*

Mr. Bennett is owner/operator of Watahala Dairy Farm, a 550-acre operation supporting 200 dairy cows in Covington, VA. The family farm also consists of a 22 head start-up beef cattle operation. Mr. Bennett serves on the Alleghany County Farm Bureau Board and on the Virginia Farm Bureau Dairy Advisory Committee. Mr. Bennett is also a past director

for the Alleghany/Rockbridge/Bath Farm Service Agency (FSA) Board. He is a lifetime member of Rich Patch United Methodist Church.



**James F. Kinsey**

*(incumbent)*

Mr. Kinsey is owner/manager of Kinsey's Oak Front Farms, a purebred Angus beef operation consisting of over 200 cows in Flemington, WV. Mr. Kinsey serves on the AgFirst Plan Sponsor Committee. He serves on the board of directors for the West Virginia Cattlemen's Association and on the Wardensville Bull Test Advisory Committee.

Mr. Kinsey is a member of the Bridgeport United Methodist Church. Mr. Kinsey is also a member of the WV Farm Bureau, WV Angus Association, American Angus Association and the National Cattlemen's Association.



**Donna M. Brooke-Alt**

*(incumbent)*

Ms. Brooke-Alt is owner/operator and president of Brookedale Farms LLC, a sheep/goat operation, greenhouses, an Agri-tainment operation with corn maze, and event building in Fort Ashby, WV. She is also part owner and the bookkeeper for Brookedale Holsteins dairy farm. Ms. Brooke-Alt serves as the chairperson for the Mineral/Hampshire

County FSA Board, director of the Mineral County Family Resource Network Board, and treasurer of the Mineral County 4-H/FFA Livestock Association. She is a member of the Potomac State College Ag Advisory Board and the Potomac State College Gerstell Ag Development Award Committee. She is a member of Trinity United Methodist Church.



**Charles R. (Chuck) King, Jr.**

*(incumbent – elected to fill three-year term)*

Mr. King owns and operates a farm in Christiansburg, VA. Mr. King's farm consists of a cow/calf operation, straw and small grains. Mr. King grew pumpkins until 2021 and served as past president of the Virginia Pumpkin Growers Association. Mr. King serves on the Montgomery County Farm Bureau board and is an honorary member

of the Virginia Tech AGR Fraternity. Mr. King was appointed by the Farm Credit of the Virginias Board of Directors to fill the Seat 7 vacancy for 2021.

# CALL TO SERVE

**Do you want to get more involved** with your local Farm Credit cooperative? Here's your chance! Each year, Farm Credit of the Virginias (FCV) holds elections for its Board of Directors and Nominating Committee. As you can see on the previous page, the results of the recent elections are presented in this issue of the *Leader*.

Annually, FCV holds elections for director positions. The Board of Directors is responsible for the oversight and conduct of the Association's affairs. The Board determines the strategic direction for the Association, formulates policies, provides supervision and promotes the Associations' welfare. Directors serve a four-year term. In 2022, two director seats will be up for election. Potential director candidates will be selected from the following counties:

**Seat 2 Robert M. Chambers, Jr.**, incumbent director: Culpeper, Madison, Orange, Rappahannock, Spotsylvania and Stafford Counties, VA

**Seat 9 David Wayne Campbell**, incumbent director: Buchanan, Dickenson, Lee, Russell, Scott, Washington and Wise Counties, VA

Also annually, members are elected to serve on the Nominating Committee. This committee is responsible for selecting a slate of candidates for the next year's election. The Nominating Committee that is elected in 2022 will be looking at director candidates for 2023. Nominating Committee members serve a one-year term. In 2022, potential nominating committee candidates will be selected from the following counties:

**Seat 4 Charles E. Horn, Jr.**, incumbent director: Albemarle, Augusta and Nelson Counties, VA

**Seat 5 Charles B. Leech IV**, incumbent director: Bedford, Botetourt, Roanoke and Rockbridge Counties, VA

**Seat 11 John E. Wells**, incumbent director: Boone, Braxton, Cabell, Calhoun, Clay, Doddridge, Gilmer, Jackson, Kanawha, Lewis, Lincoln, Logan, Mason, Mingo, Pleasants, Putnam, Ritchie, Roane, Tyler, Wayne, Wirt and Wood Counties, WV

## NOMINATING COMMITTEE

**The elected members of the 2022 Nominating Committee are:**

### Seat 2

*(Culpeper, Madison, Orange, Rappahannock, Spotsylvania and Stafford Counties, VA)*

**John G. Lamb II**

**Kenneth (Scott) Smith**

**Edward M. Silver** *(alternate)*

### Seat 9

*(Buchanan, Dickenson, Lee, Russell, Scott, Washington and Wise Counties, VA)*

**Ashley M. Clark**

**Charles Keith Beavers**

**Andrew Brian White** *(alternate)*

If you are interested in serving on either the Board of Directors or the Nominating Committee, please contact your local branch office or Melissa Driver, Corporate Secretary, at 540.801.0192 ext. 5246, or by e-mail at [MDriver@FCVirginias.com](mailto:MDriver@FCVirginias.com).



Photo by J. Capozella - Louisa County, VA





## Take advantage of these personal discounts available to System Loan Customers.

The Passkey Program is a collection of exclusive discounts, now available to YOU, the valued customers of Farm Credit! We invite you to take advantage of these terrific discounts from national brands. We have special offers on everyday essentials, entertainment, travel, personal financial services, gifts and more.



It's easy. Check out the deals on this flyer. Follow the instructions provided and enjoy the savings!



### Personal Vehicles

#### Firestone Complete Auto Care

**Discount Code:** Click [here](#) to download and print the discount coupon and instructions.

Receive 10% off retail prices for tires, parts, and service at any of our 2,200+ locations nationwide.

#### Fleet Street Remarketing

[fleetstreetusa.com/EmployeeSales/farmcredit](http://fleetstreetusa.com/EmployeeSales/farmcredit)

800.539.2277

**Discount Code:** None needed - use dedicated website

Save thousands on used vehicles! When you purchase a pre-owned corporate vehicle through Fleet Street, you'll get the very best prices on well-maintained vehicles.



### Apparel

#### Lands' End

[business.landsend.com/store/passkey/](http://business.landsend.com/store/passkey/)

800.419.1097

**Discount Code:** None needed - use dedicated website

Receive 10% off apparel and accessories from Lands' End Business Outfitters by using the dedicated website above.



### Promotional Products

#### LogoBranders

[www.logobranders.com](http://www.logobranders.com)

334.277.1144

**Discount Code:** Call to place order and mention Passkey

Promote your business with branded promotional products! Use the link above to receive discounts of 10-40% off regular pricing. Need help with ideas? Call the number listed for expert advice!



### Office and School Supplies

#### Staples Advantage

[tinyurl.com/staples-farmcredit](http://tinyurl.com/staples-farmcredit)

303.524.0427

**Discount Code:** None needed - use dedicated website

Take advantage of discounts up to 50% off! Staples offers a full line of office products, computers, printers, school supplies, furniture and more. Use the website link above to register and start receiving discounts.





## Computers and Accessories

### Dell

[dell.com/mpp/passkey](http://dell.com/mpp/passkey)

866.257.4711

**Discount Code:** None needed - use dedicated website

Receive up to 30% off list prices for Dell computer PCs and accessories!



## Personal Finance

### SoFi

[sofi.com/passkey](http://sofi.com/passkey)

855.456.7634

**Discount Code:** None needed - use dedicated website

SoFi, the largest provider of student loan refinancing, may be able to reduce the cost of that debt. SoFi saves the average borrowers thousands of dollars!



## Security and Risk Management

### Iron Mountain

[www.ironmountain.com](http://www.ironmountain.com)

303.373.3535

**Discount Code:** Contact Doug Helmerich and mention "Farm Credit"

Iron Mountain strives to be the trusted guardians of information and assets. They offer records storage, secure shredding, and more.



## Travel and Entertainment

### Ticket Monster

[passkey.ticketmonster.com](http://passkey.ticketmonster.com)

855.456.7634

**Discount Code:** None needed - use dedicated website

Employees, directors, friends, and family are all eligible - receive exclusive savings on hotels, sporting events, movies, concerts, theater, and more.



## Gift Ideas

Use **Discount Code:** FCCS to receive 20% off all the brands below!

### 1-800-FLOWERS

[1800Flowers.com](http://1800Flowers.com)

Stunning floral bouquets.

### 1-800-BASKETS

[1800Baskets.com](http://1800Baskets.com)

Gourmet food and wine baskets.

### Harry & David

[harryanddavid.com](http://harryanddavid.com)

Premium gift baskets.

### The Popcorn Factory

[thepopcornfactory.com](http://thepopcornfactory.com)

Popcorn assortments and gifts.

### Stock Yards

[stockyards.com](http://stockyards.com)

World's finest steaks and chops.

### Cheryl's Cookies

[cheryls.com](http://cheryls.com)

Cookie arrangement and baskets.

### Simply Chocolate

[simplychocolate.com](http://simplychocolate.com)

Decadent chocolate gifts.

### FruitBouquets.com

[fruitbouquets.com](http://fruitbouquets.com)

Delicious fresh fruit arrangements.

### Personalization Universe

[personalizationuniverse.com](http://personalizationuniverse.com)

Monogrammed and embroidered gifts.

### Wolferman's

[wolfermans.com](http://wolfermans.com)

Pastries, cakes and bakery favorites.

### Goodsey

[goodsey.com](http://goodsey.com)

Unique gifts for that special occasion or "just because".

#### For questions or assistance, contact:

Heather Tseng

Affinity Program Sales & Marketing Manager

303.903.8544

[heather.tseng@fccservices.com](mailto:heather.tseng@fccservices.com)



# FARM CREDIT BRIDGES PRODUCER AND CONSUMER DISCONNECT WITH AG & CULTURE SERIES



## ***The average American is at least three generations removed from the family farm.***

*Collectively, we are more detached than ever from the source of our food and fiber. To help bridge the growing disconnect between producers and the consumers they provide for, Farm Credit produced the Ag & Culture video series.*

The series provides a behind-the-scenes glimpse into the day-to-day operation of a given farm or agribusiness. The videos are created to educate consumers by highlighting how the agriculture industry works – not just where food comes from, but the families who grow it, their foray into farming, the challenges and misconceptions associated with their industry and more. Additionally, the series

highlights opportunities within the agriculture sector for young, beginning and small farmers.

The families featured in the series are not only upstanding members of their communities, advocates for agriculture and savvy business owners, but also Farm Credit customer-owners. Each of the featured producers leverage our cooperative structure and flexible financing to meet their operational goals. Many of the

business owners highlighted in the series also take advantage of Farm Credit Knowledge Center programming to grow their knowledge base and keep a pulse on industry trends.

Learn more about the following producers and their operations in our latest Ag & Culture episodes by accessing the videos on the Farm Credit of Virginia's website or YouTube channel (@FarmCreditVAs).



## Stone House Lavender

*Marion County, WV*

Tucked away in the rolling hills of Fairmont, WV, lies a 20-acre working lavender farm and farmhouse-style event barn named Stone House Lavender. The operation also offers an on-site farm store, which carries handcrafted lavender products crafted with pure plant extracts and essential oils. The recently completed event barn provides a picturesque setting for weddings, as well as group events such as bridal/baby showers, family reunions, graduation parties and corporate events. Carrying on a long family tradition of cows grazing in the fields, the farm is also home to a small family of livestock.



## Hill View Farm

*Rockingham County, VA*

Soil and water conservation is both a priority and long-standing tradition at Hill View Farm in Bridgewater, VA. The 900-acre dairy farm supports 180 dairy cows, 100 cow/calf pairs and dairy steers. Fourth-generation dairy farmers and brothers, Kevin and Steve Craun, who currently own and operate the farm, have implemented and maintained a host of best management practices to lend improved soil and water resources, and ensure the longevity of their operation.



## CW's Corn Maze

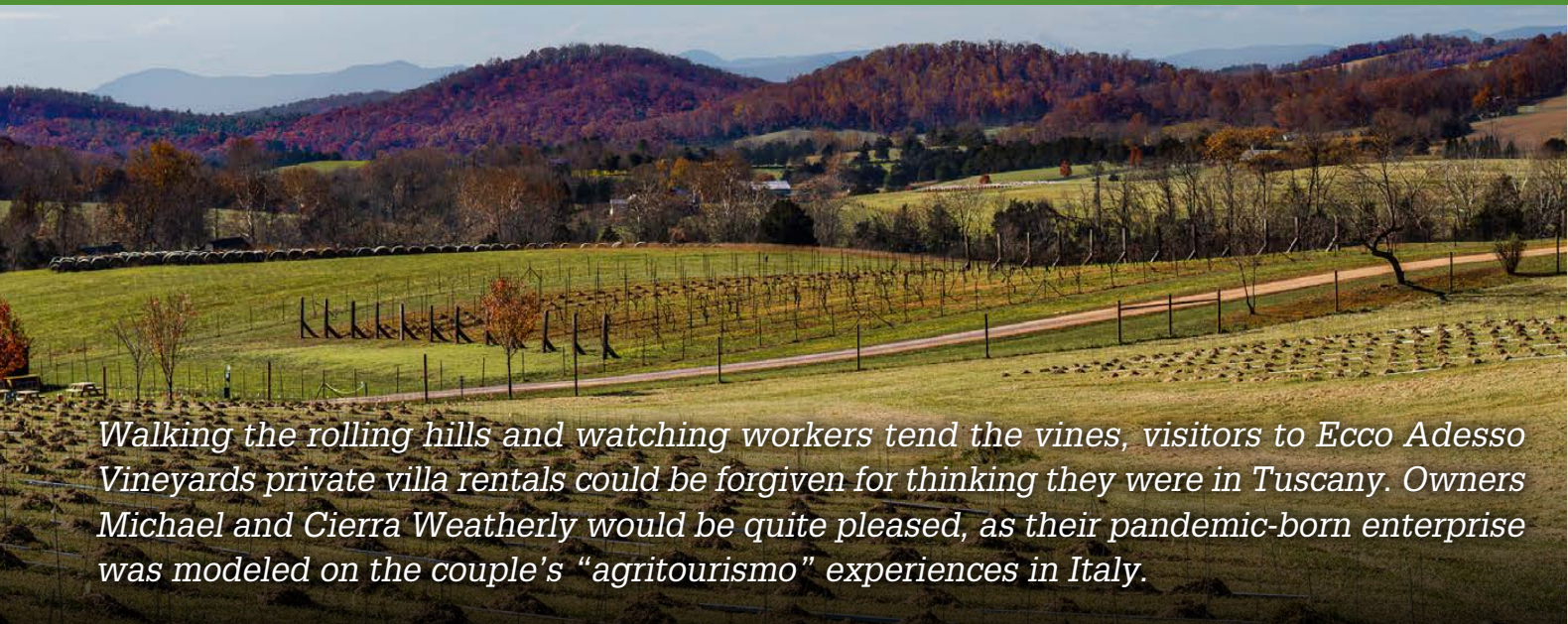
*Pocahontas County, WV*

CW's Corn Maze is a family-friendly agritourism experience located off the Greenbrier River in Cass, WV. The seasonal attraction recently closed out its third year of operation. Visitors can journey through a 10-acre corn maze, ride the barrel train, roll in the culvert, pet farm animals, pick pumpkins and enjoy many other ag-related activities. CW's Corn Maze draws a crowd weekend-after-weekend during its season, due to the hard work and creativity of owners Michelle and Charles Wilfong II.





# THE SPIRIT OF ITALY COMES TO STAY IN VIRGINIA



*Walking the rolling hills and watching workers tend the vines, visitors to Ecco Adesso Vineyards private villa rentals could be forgiven for thinking they were in Tuscany. Owners Michael and Cierra Weatherly would be quite pleased, as their pandemic-born enterprise was modeled on the couple's "agritourismo" experiences in Italy.*

"We loved our agriturismo experience so much we wanted to bring it back home and help reconnect our community with the agriculture that sustains it," says Cierra. "Believe it or not, this seemed like the perfect time."

Last year, the Weatherlys decamped to their rural cabin, using remote technology for their children's schooling and to run Michael and Cierra's tech consulting company. They had started looking for a 5-acre farm in Nelson County, Virginia, to pursue their dream when they raised their sights a little further and found the ideal 340+ acre parcel in Fairfield.

With financing from Farm Credit of the Virginias in hand, the couple closed on their purchase in late August of 2020 and got started turning their new property into their dream, beginning with establishing and expanding their

vineyard from the one acre they'd inherited. As experts in their own field, they knew to do their homework — especially with no experience in farming.

"We had the soil tested by a local geologist with HydroGeo, used electrical conductivity measurements, and worked with an experienced wine consultant to identify the best varietals for our location and conditions," says Michael.

From the list of 20 potential grape varietals, the Weatherlys then undertook the arduous task of tasting wines produced from each variety. Involving friends and family in the fun, the blind-tasting process revealed an unexpected front-runner: the Saperavi grape, relatively unknown in America, with Ecco Adesso one of the first vineyards in Virginia raising the variety.

With the initial planting of 5,445 grape

vines — two varietals of red and two of white — finished this past spring, Ecco Adesso should see its first harvest in the next two years. They'll be expanding with four more varietals next year with the goal of producing a full range of wines, potentially including fruit wines from their two-acre, mixed fruit orchard. While they're waiting for their new wines to be ready, the Weatherlys are selling wine harvested from their old vines and showcasing wines from other Shenandoah Valley producers in the Ecco Adesso tasting room, selecting grapes and styles similar to what they hope to produce.

With the great strides made in the vineyards in just a year, it could be easy to forget that Ecco Adesso isn't only about wine.

A destination resort, Ecco Adesso features a three-bedroom guesthouse, one-bedroom cabin







and one-bedroom barn loft currently available for rent via Air BnB. A separate purchase of a four-bedroom, 1819 farmhouse and its land, also financed by FCV, re-combined a historic farm and added another large rental facility.

“We hope to provide a place people can visit to hike or relax, have authentic experiences and make memories with loved ones,” says Cierra. “Parents can sit on the porch and drink wine and the kids can run free and interact with the farm safely.”

Ecco Adesso translates from Italian to “here and now,” and signifies an attitude of living in the moment. Michael and Cierra try to do that as much as possible while nurturing multiple businesses along with their young family. However, they also live the spirit of philanthropy and consider daily what they can do here and now

to make other people’s lives better.

“Our consulting company tithes one-tenth of our income to non-profit organizations that our employees choose on a monthly basis,” says Michael. “Our intent is to tithe here at Ecco Adesso as well, and look for other ways we can give from our farm to others’ lives. We also started our own non-profit this past year that operates on the farm, called Vet First, which hires U.S. military veterans to grow produce.”

To start with, two veterans have been hired to work on the farm, tending an extensive vegetable garden raised following organic practices. Additionally, 100% of the farm’s produce is donated back to the community. In 2021, more than 1,000 pounds of food went to local food banks. The Weatherlys plan to add a pumpkin patch and beehives next year, with all

proceeds going to their non-profit.

In another ambitious project, the Weatherlys are pulling dead wood out of their sizeable timber land and milling it onsite to build a series of cabins that will be made available free to Veterans looking for a place to decompress. They also just received approval for a special exemption permit to hold weddings and events on the property.

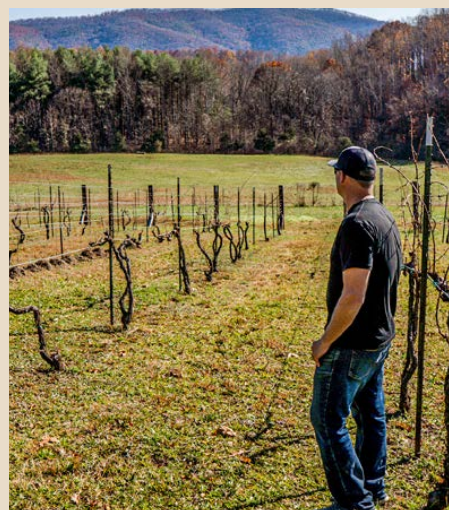
“We’ve been so blessed and we promised each other we’d always give back,” says Michael. “We’re working to get to full profitability at Ecco Adesso, of course, but the core success of our business has always been what we’re able to give to others.”

**For more information about Ecco Adesso Vineyards, visit their website at [eccoadesso.com](http://eccoadesso.com).**



## Ecco Adesso Helps Rebuild History

After careful consideration by visiting experts, a white oak tree from Ecco Adesso Vineyard has been harvested to serve as one of the major truss beams in the rebuilt Notre Dame Cathedral in Paris. After a brief display on the National Lawn, the tree is waiting in the Smithsonian Museum to be part of this historic endeavor.





# CUSTOMER STORIES BRING FARM CREDIT MISSION TO LIFE IN WASHINGTON

*Supporting our customer-owners takes on many forms, one of which is our legislative activity at the state and federal level. This past November, our directors and team members joined more than 500 Farm Credit representatives and customer-owners from across the country in Washington, D.C., to partake in the annual Farm Credit Fly-In. Our customer-owners shared their stories and products with our nation's legislators and staff to bring the Farm Credit mission to life and garner continued support.*

The Farm Credit Fly-In kicked off with opening remarks and industry updates from Senate Agriculture Committee Chairwoman Debbie Stabenow (MI), House Agriculture Committee Ranking Member G.T. Thompson (PA) and USDA Farm Service Agency Administrator Zach Ducheneaux. Each speaker is a fierce advocate for agriculture on the national stage. They helped to energize and educate our team in preparation for hill visits the next day.

The next morning, to introduce the Farm Credit mission and amplify our presence on Capitol Hill, our team handed out donuts to staffers as they headed into work. At the same time, a women's breakfast at the Florida House drew over 100 Farm Credit women and female members of the

House Agriculture Committee, Cat Cammack (FL), Michelle Fischbach (MN) and Julia Letlow (LA), to celebrate women's contributions to the agriculture industry and Farm Credit.

Following a flurry of activity in the morning, our team members and directors conducted visits with our Congressional delegation and their staff, including the offices of Senator Capito (WV), Senator Warner (VA), Senator Kaine (VA), Rep.







Cline (VA), Rep. Good (VA), Rep. Griffith (VA), Rep. McKinley (WV), Rep. Miller (WV), and Rep. Spanberger (VA). In each meeting, we discussed Farm Credit's vital contribution to rural America and our directors shared their personal Farm Credit story. We also touched on proposed legislation that would affect our customer-owners and rural communities, including policies to support voluntary, incentive-based climate-smart agricultural practices on farms. Educating members of Congress about Farm Credit's mission, especially in challenging times like the COVID-19 pandemic, was our primary message.

At the conclusion of many productive legislative visits, we reconvened with our counterparts from the Farm Credit System at the The Wharf on DC's bustling waterfront for the highly anticipated Farm Credit Fly-In Congressional Reception and Marketplace event. We invited congressional representatives and their staff to engage with our team and peruse customer-produced products to take home. The annual event

drew its' largest crowd to date.

Our customer-produced offerings ranged from fresh fruits and vegetables, beef sticks, lavender sachets and lip balm, pumpkins, mums and more. Each product provided the opportunity for the recipient to forge a new and meaningful connection with agriculture and Farm Credit – which we like to call a teachable moment. Farm Credit of the Virginias featured the following customer-owners and their products at the reception:

- **Commonwealth Greenhouses** (Culpeper County, VA)
- **Fields Edge Farm** (Floyd County, VA)
- **Flying W Farms** (Mineral County, WV)
- **Stone House Lavender** (Marion County, WV)
- **Reese's Farm Fresh Produce & Market** (Halifax County, VA)
- **Spring Valley Farm & Market** (Hampshire County, WV)
- **Sycamore Banks Farm** (Shenandoah County, VA)

Our team members and directors departed D.C. feeling energized and pleased with the impact we left on Washington. We successfully advocated for our farmers and rural communities, and garnered continued support for Farm Credit on Capitol Hill – all thanks to our customer-owners' stories and products, and our collective commitment to serving our mission.







# READY TO LAUNCH YOUR FARM INTO ACTION? You need Farm Credit.

As leaders in agricultural finance, we understand the unique challenges that young and beginner farmers face when starting a new agricultural endeavor. That's why we developed **FarmLaunch**. If you:

- Are a young operator of 35 years or less,
- Have less than 10 years of experience, or
- Are a military veteran or reservist entering the agricultural industry with limited financial resources,

then **FarmLaunch** is for you. We provide access to financing, educational resources and mentorship to aid in the development of sound business practice and a lasting relationship with a trusted lender. **FarmLaunch** is available for the purchase of farm-related assets and operating expenses, with the exception of real estate.

With **FarmLaunch**, you'll receive the most up-to-date information on learning opportunities and educational resources offered by the Farm Credit Knowledge Center to help further your farm business.

We are committed to the next generation of agricultural leaders and entrepreneurs and we are ready to help you grow. Visit [farmcreditofvirginias.com](http://farmcreditofvirginias.com) and enter **FarmLaunch** in the search feature at the top of the page to get started!



## From the Ground Up: BUILDING BLOCKS FOR SUCCESS

Introducing **From the Ground Up**, resources to promote business development and growth!

**From the Ground Up** is a producer-focused toolkit providing information, resources and planning tools covering a wide range of agricultural business topics. **From the Ground Up** resources are available for new and established operations and is **FREE** to access.

Requesting access is easy! Just go to [FarmCreditofVirginias.com/Agriculture-Business-Toolkit](http://FarmCreditofVirginias.com/Agriculture-Business-Toolkit) and follow the instructions.

**From the Ground Up** is only part of the resources available. Be sure to check out other resources and features in the Farm Credit Knowledge Center!

### Resource Topics Include:

- Business Analysis
- Business Planning
- Business Structures
- Grant/State/Federal Programs
- Marketing
- Mental Health
- Recordkeeping
- Risk Management
- And much more!**





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# Benchmarking and Financial Management for the Progressive-Minded Dairyman

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DMI is fully funded by Farm Credit of the Virginias with no cost to participating producers. This program is open to all dairy producers within the Farm Credit of the Virginias' footprint, not just Farm Credit customers.

**Advanced Preparation  
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Call 800.919.FARM**

## At the Dairy Management Institute,

you will find out how your operation compares to other dairy herds across the state and surrounding areas, and get a glimpse of the financial health of Virginia's dairy industry based on data you provide. In addition to the benchmarking discussions, producers will hear from Dr. Martin Bozic, University of Minnesota, who will speak on rising input costs, compressed margins, risk management and protection.

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All information is kept CONFIDENTIAL. You do not need to be a Farm Credit customer to participate or attend.



# Farm Credit of the Virginias

## UNCLAIMED FUNDS

*Below is a list of unclaimed funds. Unless the funds are claimed, they will be considered forfeited to Farm Credit or sent to the Unclaimed Property Division, depending on state law. Please contact our office at 540-886-3435 ext. 5017 to inquire about unclaimed property.*

Abell, Lowry W . . . . . Charlottesville, VA  
 Alderman, James E, Jr. . . . . Rock Cave, WV  
 Almond, Micah O & Vaught, Montez D . . . . . Roanoke, VA  
 Armstrong, H Norman & Lucille G . . . . . Bridgewater, VA  
 Arnold, Wade H & Emily L . . . . . Abingdon, VA  
 Atwell, James M, Jr & Deborah K . . . . . Rocky Gap, VA  
 Balducci, Randall P & Karen J . . . . . Elkins, WV  
 Balis, Paul E & Patrica A . . . . . Sandyville, WV  
 Banks, Lynn D & Joann L . . . . . Spotsylvania, VA  
 Barlow, John C . . . . . Broadway, VA  
 Belcher, Anthony & Robert J. . . . . Meadows of Dan, VA  
 Belcher, Steven P & Misty D. . . . . Princeton, WV  
 Bennett Jr, Amos L & Carol . . . . . Red Creek, WV  
 Blake, Brian K & Judy . . . . . Buckhannon, WV  
 Blaze, R Scott & Wales, Jane . . . . . San Francisco, CA  
 Blevins, Bill D & Bethel J . . . . . Castlewood, VA  
 Blevins, James W. . . . . Abingdon, VA  
 Bobo, Joshua Douglas . . . . . Fisher, WV  
 Bosely, Carl M . . . . . Weston, WV  
 Bostic, James D . . . . . Buckhannon, WV  
 Branscom, William E. . . . . Check, VA  
 Brooke, William V . . . . . Keyser, WV  
 Brown, Jessica Scott & Christopher Ray &  
 Wright, James Edward & Janice Crigger . . . . . Wytheville, VA  
 Brown, Justin B. . . . . Hurt, VA  
 Brown, Patrick W & Shelley H . . . . . Hurt, VA  
 Burdette, Porter L . . . . . White Sulphur Spring, WV  
 Burdette, William R & Joyce L . . . . . Hurricane, WV  
 Burke, Amy A . . . . . Castlewood, VA  
 Butterworth, Mark Edward & Nicole Saunders. . . . . Vinton, VA  
 Byler, Danny C & Yoder, John J . . . . . Nathalie, VA  
 Cadd, Harold D & Naomi F . . . . . Vinton, VA  
 Campbell, Dennis Evan . . . . . Abingdon, VA  
 Canan, Richard W & Lorna J . . . . . New Creek, WV  
 Carder, Lyle K & Mary Jane . . . . . Mineral Wells, WV  
 Cassell, John W & Janete M . . . . . Calverton, VA  
 Chang, Thomas Wei & Pak, Hanna Soojoung. . . . . Gainesville, VA  
 Cline, Joseph P. . . . . Tunnelton, WV  
 Coles, Llewelyn F . . . . . Java, VA  
 Collier, Scott A & Melinda K . . . . . Ruckersville, VA  
 Conner, Matthew Brandon & Michelle Davis. . . . . Halifax, VA  
 Coontz, Marty J & Brenda J . . . . . Deerfield, OH  
 Costello, Luther M, Jr. . . . . Marshall, VA  
 Cregger, Richard L. . . . . Ceres, VA  
 Cubbage Wood Service LLC &  
 Cubbage, Bradley D & Amber J . . . . . Shenandoah, VA  
 Cunningham, Richard E. . . . . Harpers Ferry, WV  
 Daggett, Mark J & Mary Anne. . . . . Vincent, OH  
 Davis, Bradley D . . . . . Alma, WV

Davis, Lance H & Guy F . . . . . Yellow Spring, WV  
 Dawson, Mary B . . . . . Rutherfordtown, NC  
 Desseyn, Chadwick M & Booth Jr, Ferris B & Susan N. . . . . Lynchburg, VA  
 Dickerson, James N & Eda N . . . . . Millersburg, OH  
 Diefenderfer, Garey E & Paul, Brenda R . . . . . Waynesboro, PA  
 Dillard, Barry L & Shenika L . . . . . Axton, VA  
 Easley, Estate Of Neil A . . . . . Saltville, VA  
 Edwards, Susan D . . . . . Cana, VA  
 Elliott, Cindy L & Keith W . . . . . Alton, VA  
 Emswiler, Doris H . . . . . Broadway, VA  
 Escardo, Larry E & Larry Eugene & Brian Eugene . . . . . Bristol, VA  
 Everette, Margaret Lynn . . . . . Riner, VA  
 Fleenor, Kevin Scott . . . . . Appomattox, VA  
 Flora, Caleb B & Van L . . . . . Rocky Mount, VA  
 Freeman, Colt M. . . . . Lynchburg, VA  
 Furrow, Steven K & Lettitia K . . . . . Rocky Mount, VA  
 Gabbert, Larry Alan & Lorria Lynn &  
 Thornton, Kyle Andrew & Caitlin Faith . . . . . Rainelle, WV  
 Garrett Enterprises & Associates LLC &  
 Smith, Wesley G & Ronnie W. . . . . Nokesville, VA  
 Gillenwater, Stephen T & Amanda G . . . . . Nickelsville, VA  
 Good, Stanley L & Thelma H . . . . . Harrisonburg, VA  
 Grant, Thomas D. . . . . Van, WV  
 Graves, Carroll P. . . . . Huddleston, VA  
 Harkness, John Roland & Sherri Morris . . . . . Longboat Key, FL  
 Harrell, Gary R & Betty A . . . . . Dale City, VA  
 Haskins, Damon R. . . . . Callands, VA  
 Hatcher Jr, James Franklin . . . . . McDonough, GA  
 Hatchett, Dustin. . . . . Rocky Mount, VA  
 Hawes, Matthew Michael. . . . . Lovettsville, VA  
 Hedrick, Larry A & Helen G . . . . . Petersburg, WV  
 Hedrick, Russell A . . . . . Sinks Grove, WV  
 Hendricks, Nathaniel . . . . . Cragmoor, NY  
 Hernandez, Carron & Smith, Malcolm L & Diana M . . . . . Hume, VA  
 Hernandez, Saul A & Hernandez, Johnna L &  
 Leonard, Billy Sue & Don Wesley. . . . . Bristol, VA  
 Hetzell, Clifford N, Jr & Sally A . . . . . Vernon Hill, VA  
 Hickman, Darrell A & Lisa A . . . . . Lexington, VA  
 Hitt, Ronald I. . . . . Horner, WV  
 Hoffman, Paul & Virginia D. . . . . Letart, WV  
 Hoffman, Thomas J & Denise B . . . . . Stanardsville, VA  
 Hood, Stuart W . . . . . Hood, VA  
 Iacovelli, Katherine E G & Sigler, Darrel E . . . . . Elkwood, VA  
 Jenkins, Charlene S & Henry L, David L & Jeanie A. . . . . Brightwood, VA  
 Jenkins, Keith Brad & Marvin L & Sally A. . . . . Rapidan, VA  
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 Johnson, Rick L & Lucy M . . . . . Walkersville, WV  
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 Jones, Ashley. . . . . Christiansburg, VA



Jones, Gerald W . . . . .Whitetop, VA  
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 Kendrick, Howard Wayne & Ferguson, Leslie K & John W . . . . . Nathalie, VA  
 Kenley, Sarah Grace . . . . . Mccoy, VA  
 Keplinger, Nathan G . . . . . Maysville, WV  
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 Lane, Ken L . . . . . Ft Blackmore, VA  
 Lee, Spencer D . . . . . Nora, VA  
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 Lucas, Glenda T . . . . . Clover, VA  
 Mannon, Christopher L . . . . . Floyd, VA  
 Mansfield, Richard L . . . . .Hinton, WV  
 Matney, Joseph S, II & Elizabeth . . . . . Speedwell, VA  
 Mazer, Charles T . . . . . Salem, WV  
 Mcclintic, Jerry M & Sara H . . . . . Williamsburg, WV  
 Mccoy, Richard K . . . . . Pearisburg, VA  
 Mccoy, Robert G, Sr . . . . . Wytheville, VA  
 Mckee, Alvin R . . . . . Rio, WV  
 Meade, Gerald E . . . . . Castlewood, VA  
 Metcalf Jr, Danny L . . . . . Amissville, VA  
 Mill Road Farm Inc & Hatch, Christopher L P . . . . . Leesburg, VA  
 Mills, Wesley W . . . . . Baker, WV  
 Minter, Lloyd L & Jerry E . . . . . Floyd, VA  
 Minton, Thomas . . . . . Glade Spring, VA  
 Montgomery, Randy L & Sharon L . . . . . Burlington, WV  
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 Myers, Paige M & Inskeep, John R . . . . . Culpeper, VA  
 Novoselick, Alissa & Cynthia S & Laird, Paul . . . . . Detroit, MI  
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 Nuzum, David W & Shirley D & Phyllis, Paulette S . . . . . Shinnston, WV  
 Nuzum, David W & Shirley D . . . . . Shinnston, WV  
 O'Brien, William P & Kimberly M . . . . . Charleston, WV  
 Osborne, Nathan & Fannon-Osbourne, Amy . . . . . Independence, VA  
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 Pamplin, Claude Allen, Jr . . . . . Elk Creek, VA  
 Pennington, Kenneth D & Tammy G & Poe, Ronald D . . . . . Marion, VA  
 Phillips, Garrett E & Baker, Rocky L . . . . . Coeburn, VA  
 Ponce, Jose A & Phyllis A . . . . . Troutville, VA  
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 Robinson, Allen D & Samantha M . . . . . Beverly, WV  
 Rodeheaver, David R & Loretta M . . . . . Brucetown Mills, WV  
 Rollins, Mary E . . . . . Orange, VA  
 Rudolph, Jeremy D & Kimberly E . . . . . Yellow Spring, WV  
 Ruff, James E & Deborah D . . . . . Mount Sidney, VA  
 Russell, Anthony Michael & Lori Malette . . . . . Cumberland, MD  
 Sampson, Weldon R, Jr & Weldon R & Joyce L . . . . . Leroy, WV  
 Shaver, Lynn E . . . . . Crimora, VA  
 Shifflett, John C & Peggy . . . . . Free Union, VA  
 Smith, Jr, Estate Of Albert C . . . . . Broad Run, VA  
 Smith, Anthony W . . . . . Meadowview, VA  
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 Spiker, Clarence Edward & Jessie Sue . . . . . Romney, WV  
 Stanley, James A, Jr . . . . . Callaway, VA  
 Stone, Darrell C, Jr . . . . . Mason, WV  
 Stump, Jimmy R, Jr & Melissa E & Westfall, Kendra S . . . . . Moorefield, WV  
 Summers, Levy P, Jr & Justin M . . . . . Charleston, WV  
 Terry, Jacob J . . . . . Rural Retreat, VA  
 Tolley, Brian Charles . . . . . Niles, MI  
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 Tucker, Bobby C & Lynn Arrington . . . . . Penhook, VA  
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 Turner, Larry E & Barbara J . . . . . Hamilton, VA  
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 Urse, Joseph E . . . . . Fairmont, WV  
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 Wunce, John P . . . . . Thornburg, VA  
 Yancey, Jean C . . . . . Culpeper, VA  
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